

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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HSBC Bank USA, National Association as Trustee for
GSMPS Mortgage Loan Trust 2005-RP1

In Re:
Melissa Panniel, Donald C. Panniel

Debtors.



Order Filed on September 3, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-19302 MBK

Adv. No.:

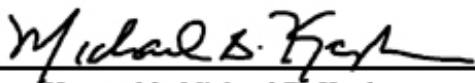
Hearing Date: 9/11/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 3, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Melissa Panniel, Donald C. Panniel

Case No: 16-19302 MBK

Caption of Order: ORDER CURING POST PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 43 Sherbrooke Road, Ewing Twp., NJ 08638, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Ilene Smith-Sklar, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 14, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2019 through August 2019 for a total post-petition default of \$14,511.95 (4 AO @ \$612.66; 7 @ \$1,737.89, \$103.92 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make a lump sum payment of \$4,000.00 by August 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,511.95 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is **ORDERED, ADJUDGED and DECREED** that the debtor shall file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor care of its servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Melissa Panniel, Donald C. Panniel

Case No: 16-19302 MBK

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CERTIFICATION OF DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:
Melissa Panniel
Debtor

Case No. 16-19302-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db +Melissa Panniel, 43 Sherbrooke Road, Ewing, NJ 08638-2416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.

alex@winstonandwinston.com

Andrew L. Spivack on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 nj.bkecf@fedphe.com

Candyce Ilene Smith-Sklar on behalf of Debtor Melissa Panniel mail@njpalaw.com, r56958@notify.bestcase.com

Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 cwohrlab@LOGS.com, njbankruptcynotifications@logs.com

Craig Scott Keiser on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 craig.keiser@law.njoag.gov

Craig Scott Keiser on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 craig.keiser@law.njoag.gov

James Patrick Shay on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 jpshay@mdwgc.com, jpshay@gmail.com

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com, mortoncraigecf@gmail.com

Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Robert Davidow on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 nj.bkecf@fedphe.com

TOTAL: 13